

Consumer Alert: Medicare Supplement Update

Changes under the *Medicare Access CHIP Reauthorization Act of 2015* are causing confusion among those with certain Medicare supplement insurance policies. Medicare supplement plans help cover expenses not paid for by original Medicare.

The new law prohibits the sale of Medicare supplement plans C and F after the end of 2019 and affects only those who are newly eligible for Medicare in 2020 and beyond.

However, the new law does not impact:

- current policyholders who have a Medicare supplement plan C or F, or
- Medicare-eligible individuals who wish to purchase one of these plans prior to the 2020 deadline.

Your current company will continue to service the plans as long as you remain enrolled and are Medicare eligible.

Remember, if you are approached about switching to a different plan, you could face underwriting (a review of your health conditions), which could lead to a denial of coverage or a negative impact on your premiums. **Please note: Current policyholders will not lose benefits and are not required to change plans.**

If you are being pressured to make a change or if you have questions, please contact the Kentucky Department of Insurance at 800-595-6053.

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